

# A Week in the Life of a Financial Planner



*Jeff Zemito reflects on his typical week and that of his fellow planners.*

## Can you describe a typical week in the life of a financial planner?

It's difficult to describe a typical week as no two weeks are the same! And for me, that's what is particularly appealing about this career. Each week presents different clients, different challenges and it's this diversity that makes the job so interesting. It is also hugely appealing that you can set your own schedule. This means you have greater flexibility but it also means you need to be well organized and disciplined. Also as you become more experienced, your week tends to change quite dramatically, from when you first started out, as your focus and priorities change.

For most planners, I would say these are the key activities we get involved in on a weekly basis:

### Spending time and building relationships with clients/prospects

Perhaps this is stating the obvious, but, the largest part of the week (three fifths) is dedicated to spending time with clients or prospects - whether it be through face-to-face meetings, phone calls, emails or entertaining. This is true for both veteran planners and rookies and it's how I measure the success of each week. Meetings typically take place in the Skylight office or in the client's home or business - whatever works best for the client. Sometimes, meetings can also take place in the evening to accommodate clients.

### Keeping organized and on top of the paperwork

Although you need to keep on top of admin tasks throughout the course of the week, Mondays are the main day that most of us planners set aside for planning and admin. It's time well spent as we get to review the week ahead, check and respond to emails and voicemails, set up future meetings, plan our marketing activities and sort out paperwork. Paperwork typically includes tasks like submitting applications and preparing case files.



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- Jeffery Zemito, LUTCF

## Networking

No matter what stage your career is at, attending networking events is very valuable and most planners attend one weekly. It's a great way to expand your circle of interaction, meet with people, start building relationships and help each other. In my experience, it's where I've gained some of my most productive business over the years, but I find it's also a great sounding board.

## Giving back to the community

Most of us planners dedicate a couple of hours a week supporting our community. We volunteer in a diverse range of non-profit and charitable organizations. This way we engage in people's everyday lives and support what matters to them. I sit on boards of local non-profit committees and volunteer for organizations which I have a genuine interest in and am passionate about.

## Training

Most planners allocate some time each week to continuing education and keeping up to speed with what's going on in the financial world. The amount of time dedicated to this varies. In the early stages of a planner's career, he/she may spend up to 6 hours a week studying for licenses and designations. It's also useful to find time each week to spend with a mentor. Now that I've plenty of experience under my belt, I have become involved in helping with training and mentoring.

## What do you enjoy most about your week?

The interaction with people and the real buzz you get from helping someone totally tops the list. It might sound a little trite but making a difference to someone's life, holding their hand throughout their financial journey and helping them prepare for the "what ifs" in life makes the job so rewarding.